toring of the borrowal accounts, ensuring the end-use of fund, checking stock statements, scrutinising quarterly informatin system statements, attending to pre and post sanction inspection, and taking follow up action in individual cases, are some of the steps required to be taken by banks to minimise exposure to sick units. There is also the need togear up the organisational machinery in the banks and evolving a system of taking appropriate action when units show signs of incipient sickness. Destailed guidelines have been issued by RBI to the Banks covering allt he above aspects. Banks have a system of fixing accountability and in cases where it is felt that adequate precautions have not been taken. Suitable esquires are initiated against erring officials.

Loans Schemes by NABARD

6090. SHRI NANI BHATTACHARYA: Will the Minister of FINANCE be pleased to state:

(a) whether the National Bank for Agriculture and Rural Development (NABARD) has a scheme for cooperative land development banks to lend Rs. 750,000/- to non-farm section under certain conditions;

(b) whether the West Bengal, remains outside the scope of the scheme;

(c) if so, the reasons therefor;

(d) whether NABARD has been contemplating extension of the integrated scheme for financing hon-farm activities by writhdrawing some to the resurrections; and

(e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) National Bank for Agriculture and Rural Development (NABARD) has reported that it has a refinance scheme called 'Integrated Loan Scheme' under which Co-operative Land Development Banks can finance non-farm activities and draw refinance upto Rs. 7,50,000/- on automatic basis.

(b) and (c). The Interated Loand Scheme is available to Land Development Banks (LDBs) subject to certain eligibility conditions. One such condition is that the LDB should be classified as 'A' or 'B' in audit. Since West Bengal LDB is not classified under audit, the scheme has not been extended to it.

(d) and (e). The matter of relexing the conditions will be finalised by NABARD in consultations with National Cooperative Agriculture & Rural Development Banks Federation.

[*Translation*]

Turnover by MMTC

6091. SHRI H. D. DEVEGOWDA: Will the Minister of COMMERCE be pleased to state:

(a) the turnover of the Minerals and Matals Corporation of India Ltd. during each of the last three years;

(b) the total profit or loss during the period;

(c) the tupes of Metails and Minerals under each category and their quantity exported during the period;

(d) the countries to which export has been made; and

(e) the terms and conditions for such exporters?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI P.

CHIDAMBARAM): (a) The turnover of Minerals and Metals Corporation of India Ltd. (MMTC) during the last three years was as follows:

	(Rs. in Crores)
1988-89	3879.97
1989-90	5097.25
1990-91	5622.98

(b) MMTC's profit after tax during the period was:

	(Rs. in Crores)
1988-89	32.05
1989-90	41.94
1990-91	77.28

(c) Item-wise details of minerals and other products exported by MMTC during the last three years are given in the statement attached.

(d)The main countries to which exports have been made are Japan. South Korea, China, Malaysia, Pakistan, North Korea, Hong kong Komania, Bilgium, France, Germany, U.K., Switzerland, Holand, USA, middle East, etc.

(e) Exports are undertaken by MMSTC on FOB or C&F basis, depending upon buyers 'demand. Exports to Nepal/ Bangladesh are effected by rail/road/ship. Export proceeds are generally realised in hard currency excepting from countries having Rupee Payment arrangement.

STATEMENT

Qty. '000 tonnes

Val: Rs. million

	1989		1990		1991	
	Qty.	*Val.*	*Qty.*	*Val.*	*Qty.*	*Val.*
	1	*2*	*3*	*4*	*5*	*6*
EXPORTS						
Minerals						
Iron Ore	17,645	3,813	17,520	4,968	14,226	5,253
Iron Ore Concentrates	2,752	493	3,049	612	298	63
Manganese Ore	295	135	383	381	295	415
Coal	212	169	146	143	88	108
Chrome Ore	526	625	292	673	228	430
Bauxite	227	37	343	65	285	90
Barytes	34	11	99	39	68	28

Val: Rs. million

	1989		1990		1991	
	Qty.	Val.	Qty.	Val.	Qty.	Val.
	1	2	3	4	5	6
Others Products						
Agro-Products	-	271	-	102	-	530
Industrial Products	-	459	-	411	-	123
Diamonds/Gems/ Jewellery	-	601	-	1,278	-	1,694
Merchanting	-	243	-	137	-	213
Projects abroad	-	334	-	747	-	583
Counter Trade	-	1,535	-	1,907	-	3,717
Others	-	-	-	20	-	2
Total Exports:		8,726		11,483		13,249